

APR 24 2002

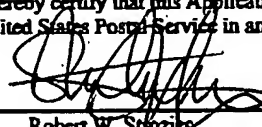
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Greenfeld, Samuel, L. et. al.
SERIAL NO: 10/036,102
FILED: 11/07/01

§
§
§
§
§
§
§

EXAMINER:
GROUP ART UNIT: 2122
DOCKET: 0009/01UTL

FOR: Bankruptcy Insurance Product and Method
For Implementing Same

| | | |
|---|--------------------------------------|--|
| EV 008607627US | CERTIFICATION UNDER 37 C.F.R. § 1.10 | 10 February 2002 Date of Deposit |
| I hereby certify that this Application and the documents referred to as enclosed therein are being deposited with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee," addressed to: | | |
| Commissioner for Trademarks BOX Missing Parts Washington, DC 20231-999 | | |
|  Robert W. Spozio | | 4/23/02 19 February 2002 Date of Signature |

DECLARATION WITH POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Bankruptcy Insurance Product and Method for Implementing Same

the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56(a).

I hereby **do not claim** foreign priority benefits under 35 U.S.C. § 119.

I hereby **do not claim** domestic priority benefits under 35 U.S.C. § 120.

I hereby claim provisional application priority benefits under 35 U.S.C. §119 (e) of any provisional application(s) under 35 U.S.C. §111(b) listed below:

PRIORITY PROVISIONAL APPLICATION(S)

| | | Priority Claimed |
|----------------------|---------------|------------------|
| | | (x)Yes ()No |
| (Provisional Number) | (Day/Mo./Yr.) | |
| 60/246,412 | 11/07/00 | (x)Yes ()No |
| (Provisional Number) | (Day/Mo./Yr.) | |

POWER OF ATTORNEY

I hereby revoke any previous Powers of Attorney and appoint Robert W. Strozier, Registration No. 34,024 an attorney with the law firm of ROBERT W. STROZIER, P.L.L.C., 2925 Briarpark Dr, Suite 930, Houston, Texas 77042, Customer Number 23873, as its attorney with full power of substitution and revocation, to prosecute the application, to make alterations and amendments therein, to transact all business in the Patent and Trademark Office in connection therewith and to receive the Letters Patent.

I hereby direct that all correspondence and telephone calls be addressed to:

Robert W. Strozier
ROBERT W. STROZIER, P.L.L.C.
2925 Briarpark Drive
Suite 930
Houston, Texas 77042
Telephone No. 713.977.7000
Telecopier No. 713.977.7011

Customer No. 23873

I hereby declare that all statements made of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

| | |
|---|----------------|
| Full Name: Samuel L. Greenfeld | |
| Signature: <i>Sam L. Greenfeld</i> | Date: 02-25-02 |
| Citizenship: U. S. A. | |
| Residence: 2805 Loretta Harlingen, Texas 78550 | |
| Post Office Address (if different): P.O. Box 1893 Harlingen, TX 78551 | |

Full Name: John Ventura

Signature:

Date:

Citizenship:

Residence:

Post Office Address (if different):

Full Name: Lonnie B. Davis

Signature:

Date: 3-03-02

Citizenship:

U.S.

Residence: 2314 Ann Arbor Harlingen, Texas 78552

Post Office Address (if different):

Full Name:

Signature:

Date:

Citizenship:

Residence:

Post Office Address (if different):

Full Name:

Signature:

Date:

Citizenship:

Residence:

Post Office Address (if different):

Full Name:

Signature:

Date:

Citizenship:

Residence:

Post Office Address (if different):

SENT BY: LAW OFFICES OF JOHN VENTURA;

956-5046651;

4-17-02 2:55PM;

PAGE 2/2

Sent by: LAW OFFICES

713 223 1476;

04/18/02 14:55; JotFax #8/2; Page 3/3

Full Name: John Ventura

Signature: *John Ventura*

Date: 4-17-2002

Citizenship: USA

Residence: 5909 Laguna Cycle N. 117-20, South Padre Island, TEXAS

Post Office Address (if different): 78597

Full Name: Lonnie B. Davis

Signature:

Date:

Citizenship

Residence:

Post Office Address (if different):

Full Name:

Signature:

Date:

Citizenship

Residence:

Post Office Address (if different):

Full Name:

Signature:

Date:

Citizenship

Residence:

Post Office Address (if different):

Full Name:

Signature:

Date:

Citizenship

Residence:

Post Office Address (if different):